

Table I.A.2.c(1996) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	30.9%	48.0%	38.4%	19.7%	10.3%	11.3%	42.7%	11.8%
<b>Industry group</b>								
Agric., fish., forest.	50.6%	58.7%	45.6%	20.8% *	5.4% *	4.2% *	54.7%	8.8% *
Mining	33.1%	61.1%	13.2% *	13.2% *	4.3% *	28.5% *	43.8%	23.3% *
Construction	45.4%	51.9%	43.0%	37.4%	19.7%	2.5% *	48.4%	18.9%
Manufacturing	27.8%	37.9%	36.3%	21.3%	12.7%	22.9%	34.7%	17.9%
Transp., comm., util.	35.8%	39.7%	38.5%	16.9%	18.7%	43.5%	36.0%	35.6%
Wholesale trade	32.1%	52.5%	45.8%	18.6%	9.0%	11.4%	46.5%	11.0%
Retail trade	20.9%	41.1%	40.5%	16.8%	8.4%	8.1%	37.7%	8.7%
Fin., ins., real est.	24.1%	43.6%	36.4%	20.8%	7.9% *	3.7% *	40.1%	6.8%
Services	35.7%	50.1%	35.6%	18.1%	10.6%	7.7%	44.1%	10.6%
Unknown	48.3%	54.2%	0.0%	0.0%	0.0%	0.0%	48.3%	0.0%
<b>Ownership</b>								
For profit, incorporated	29.0%	48.1%	38.6%	19.8%	9.8%	10.8%	42.0%	11.3%
For profit, unincorporated	38.3%	44.8%	32.5%	15.5%	8.3%	5.7% *	42.1%	8.7%
Nonprofit	36.3%	54.8%	41.2%	22.2%	13.0%	17.1%	47.5%	15.3%
Unknown	29.3%	48.8%	44.2% *	13.9% *	10.8% *	18.2% *	46.4%	15.8%
<b>Age of firm</b>								
Less than 5 years	42.0%	47.1%	38.6%	18.5%	16.6% *	6.2% *	43.9%	13.9%
5-9 years	37.8%	44.9%	35.4%	17.2%	11.3% *	8.7% *	40.4%	12.0%
10-19 years	38.2%	48.2%	35.0%	21.8%	9.2%	14.1% *	42.8%	13.5%
20 or more years	33.2%	50.9%	42.1%	21.0%	8.4%	10.7%	44.6%	11.1%
Unknown	13.4%	45.9%	36.3%	16.6%	11.5%	11.4%	30.3%	11.8%
<b>Multi/single status</b>								
2 or more locations	13.1%	39.5%	30.4%	16.7%	9.8%	11.3%	26.1%	11.3%
1 location only	42.4%	48.1%	39.5%	22.0%	13.9%	11.1% *	44.0%	16.3%
<b>Percent full-time employees</b>								
Less than 25%	38.5%	52.7%	52.0%	31.6%	12.1% *	25.6%	50.1%	23.1%
25-49%	26.4%	58.0%	40.9%	19.8%	13.1%	3.8%	47.6%	6.7%
50-74%	28.7%	46.8%	41.0%	19.0%	6.7%	3.6% *	42.8%	6.4%
75% or more	31.2%	47.4%	37.3%	19.1%	10.6%	12.8%	42.0%	12.6%
<b>Union presence</b>								
No union employees	32.5%	47.8%	36.5%	17.9%	7.9%	6.9%	41.9%	9.1%
Has union employees	48.7%	63.6%	68.8%	46.5%	36.6%	27.8%	61.9%	33.7%
Unknown	20.8%	44.7%	43.6%	19.6%	10.0%	13.1%	42.4%	12.8%
<b>Percent low wage employees</b>								
50% or more low wage	25.6%	49.0%	39.4%	16.0%	8.2%	6.9% *	40.8%	8.5%
Less than 50% low wage	35.6%	48.1%	38.3%	20.4%	11.9%	9.7%	43.0%	12.4%
Unknown	19.9%	46.3%	38.1%	20.8%	7.6%	12.6%	42.0%	12.2%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.

Table I. A. 2. c(1996) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 1996

Characteristics	Total	Less than 10 employees	10 - 24 employees	25 - 99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.57%	0.78%	0.95%	1.29%	0.71%	0.62%	0.74%	0.50%
<b>Industry group</b>								
Agric., fish., forest.	4.33%	3.99%	8.92%	11.34% *	5.58% *	1.86% *	4.36%	3.40% *
Mining	5.55%	13.80%	5.05% *	4.54% *	10.28% *	12.63% *	10.88%	7.65% *
Construction	2.57%	3.91%	4.65%	6.01%	3.11%	1.69% *	2.80%	2.22%
Manufacturing	1.92%	3.79%	5.00%	3.01%	2.57%	3.36%	2.86%	2.00%
Transp., comm., util.	2.64%	4.72%	7.39%	4.39%	5.42%	5.96%	3.83%	4.98%
Wholesale trade	2.58%	4.92%	5.65%	3.68%	1.59%	1.88%	4.01%	1.42%
Retail trade	0.55%	2.52%	1.51%	2.05%	1.28%	1.23%	1.39%	1.02%
Fin., ins., real est.	1.27%	2.65%	3.44%	5.58%	3.44% *	1.49% *	1.83%	1.33%
Services	0.94%	1.30%	1.39%	1.16%	1.68%	1.64%	0.91%	1.02%
Unknown		13.11%	0.00%	0.00%	0.00%	0.00%	12.59%	0.00%
<b>Ownership</b>								
For profit, incorporated	0.69%	0.83%	1.28%	1.55%	0.82%	0.80%	0.90%	0.59%
For profit, unincorporated	1.11%	1.62%	3.87%	4.47%	1.72%	3.36% *	1.22%	1.70%
Nonprofit	1.70%	3.64%	2.39%	3.52%	2.95%	4.46%	2.47%	1.52%
Unknown	3.05%	4.51%	13.34% *	6.40% *	5.84% *	6.10% *	2.64%	4.17%
<b>Age of firm</b>								
Less than 5 years	1.33%	1.63%	3.33%	4.08%	6.37% *	4.72% *	1.31%	2.98%
5-9 years	1.21%	1.69%	2.16%	3.36%	3.95% *	4.28% *	1.21%	3.15%
10-19 years	0.96%	1.29%	2.14%	1.97%	2.49%	4.64% *	0.90%	1.62%
20 or more years	0.74%	1.50%	2.13%	2.14%	1.23%	1.41%	0.85%	0.83%
Unknown	0.85%	7.63%	6.92%	2.54%	1.61%	0.90%	2.25%	0.77%
<b>Multi/single status</b>								
2 or more locations	0.59%	3.99%	3.99%	1.45%	0.86%	0.61%	2.37%	0.49%
1 location only	0.75%	0.76%	0.95%	1.93%	2.60%	7.41% *	0.68%	1.63%
<b>Percent full-time employees</b>								
Less than 25%	2.71%	5.45%	5.79%	5.24%	6.29% *	5.07%	4.33%	3.26%
25-49%	1.57%	5.37%	4.23%	3.22%	2.92%	0.90%	2.89%	1.13%
50-74%	1.48%	2.43%	3.78%	3.50%	1.90%	1.51% *	2.43%	0.99%
75% or more	0.52%	0.83%	1.13%	1.52%	0.84%	1.01%	0.70%	0.68%
<b>Union presence</b>								
No union employees	0.61%	0.79%	1.11%	1.25%	0.82%	0.81%	0.77%	0.57%
Has union employees	2.58%	5.09%	4.39%	4.84%	6.05%	6.18%	3.76%	4.32%
Unknown	1.34%	2.45%	4.04%	5.22%	1.86%	1.34%	2.03%	1.15%
<b>Percent low wage employees</b>								
50% or more low wage	1.39%	3.04%	2.92%	2.73%	1.71%	2.99% *	1.58%	1.76%
Less than 50% low wage	0.67%	0.75%	1.16%	1.84%	1.06%	1.36%	0.81%	0.43%
Unknown	1.15%	2.50%	3.55%	2.44%	1.72%	1.16%	2.21%	0.91%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1996 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

\*Figure does not meet standard of reliability or precision.